



The Accredited Standards Committee

## **Session 2: Use of Credit Cards- Including Virtual Cards - for Claims Payment ASC X12**

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## CHANGE REQUEST (CR) 1265 RECEIVED

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CR1265 835 - Add support for credit card payments from health plans

Received 5/31/2013

Change request was renamed to: Supporting Card Payments in the 835

## CHALLENGES

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- Education
  - Use of credit card payments occurs today
  - Providers not receiving notification of change

## STATUS OF DEVELOPMENT IN 835 TRANSACTION

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February to May special calls were held to develop the business requirements which were attended by

Providers

Payers

Vendors

Credit Card Companies

## STATUS OF DEVELOPMENT IN 835 TRANSACTION

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Minimal changes were needed to the actual transaction

- Qualifiers added to BPR04
  - CCC Credit Card
  - DEB Debit Card
- Ability to report Card Number or Card Payment Identifier in TRN02
- New REF segment added for Card Security Verification Code
- New DTM segment for Card Expiration Date

# STATUS OF DEVELOPMENT IN 835 TRANSACTION

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## Significant changes to front matter

- Workflows developed
- Card payment type is agreed upon by willing trading partners
- Health Plans may not
  - delay or reject an EFT or ERA transaction because it is a standard
  - Charge an excessive fee or other give providers incentives to use an alternative payment method to EFT via the ACH Network (45 CFR Part 162.925)
- Written agreement needs to contain
  - how fees are assessed

## Significant changes to front matter continued

- Payee must provide
  - Written instructions on how fees are assessed
  - registration process
  - expectations on how work flow
  - Provider must opt in (not opt out)

## NEXT STEPS

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- Work group will continue to work on obtaining business requirements
- May wait to complete business requirements pending the outcome of this June NCVHS hearings
- Moves to technical workgroup to develop the actual changes to the transactions & then back to the business work group for approval.
- It is expected that CR1265 will be in the next version published.

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**Thank You**